

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
4/13/21 10:46 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

DIANE CECILIA VAVRECK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-11295 TPA

Chapter 13

Document No.: 88

**ORDER OF COURT**

AND NOW, this 13th day of April, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT

  
U.S. BANKRUPTCY JUDGE jlm

In re:  
Diane Cecilia Vavreck  
Debtor

Case No. 15-11295-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Apr 13, 2021

User: nsha  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Diane Cecilia Vavreck, 1948 West 34th Street, Erie, PA 16508-2008  |
| 14156514 | + Apothaker & Associates PC, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410  |
| 14156515 | + Bank of America, c/of Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973   |
| 14216530 | CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701  |
| 14156517 | + Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641   |
| 14148284 | + FIA Card Services, 655 Papermill Road, Newark, DE 19711-7500   |
| 14156523 | + FNB Omaha, P.O. Box 3412, Omaha, NE 68103-0412   |
| 14156524 | Furniture Row, c/of Asset Recovery Solutions LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  |
| 14156525 | + Greg L. Morris, Esquire, Patenaude & Felix APC, 213 E. Main Street, Carnegie, PA 15106-2701  |
| 14156528 | + J.P. Morgan Chase Bank, 2210 Enterprise Drive, Florence, SC 29501-1109   |
| 14156530 | + Jeff Swanseger, 1316 West 42nd Street, Erie, PA 16509-1202   |
| 14156533 | + NY Life, P.O. Box 6916, Cleveland, OH 44101-1916   |
| 14156534 | NY Life Visa, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557  |
| 14163645 | ++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197 |
| 14156535 | + Phillips & Cohen Associates Ltd., 258 Chapman Road, Suite 205, Newark, DE 19702-5444   |
| 14156537 | Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170   |
| 14156538 | + Target National Bank, c/of Patenaude & Felix APC, 213 East Main Street, Carnegie, PA 15106-2701  |
| 14156539 | + The Bureaus, Inc., 1717 Central Street, Evanston, IL 60201-1507  |
| 14156540 | + The Law Offices of Frederic I. Weinberg, 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973   |
| 14156544 | + Washington Mutual Bank, 2000 Oxford Drive, Bethel Park, PA 15102-1827  |
| 14156543 | + Washington Mutual Bank, c/of ACS Image Solutions, 12691 Pala Drive, Garden Grove, CA 92841-3936  |

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                           | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: ally@ebn.phinsolutions.com             | Apr 14 2021 09:16:00 | Ally Financial serviced by Ally Servicing, LLC, PO Box 130424, Roseville, MN 55113-0004                              |
| cr       | + Email/Text: BKMailBayview@bayviewloanservicing.com | Apr 14 2021 09:16:00 | BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873                         |
| cr       | Email/PDF: rmscedi@recoverycorp.com                  | Apr 14 2021 09:29:41 | Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605                     |
| 14156748 | Email/Text: ebnbankruptcy@ahm.honda.com              | Apr 14 2021 09:18:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441 |
| 14156527 | Email/Text: ebnbankruptcy@ahm.honda.com              | Apr 14 2021 09:18:00 | Honda Financial Services, P.O. Box 168088, Irving, TX 75016-8088   |
| 14156526 | Email/Text: ebnbankruptcy@ahm.honda.com              |                      |  |

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|          |  |                      |  |
|----------|--|----------------------|--|
|          |  | Apr 14 2021 09:18:00 | Honda Financial Services, P.O. Box 7829,<br>Philadelphia, PA 19101-7829  |
| 14173055 | Email/Text: ally@ebn.phinsolutions.com                                 | Apr 14 2021 09:16:00 | Ally Financial, PO Box 130424, Roseville MN<br>55113-0004  |
| 14156512 | + Email/Text: ally@ebn.phinsolutions.com                               | Apr 14 2021 09:16:00 | Ally Financial, Payment Processing Center, P.O.<br>Box 9001951, Louisville, KY 40290-1951  |
| 14156511 | + Email/Text: ally@ebn.phinsolutions.com                               | Apr 14 2021 09:16:00 | Ally Financial, 200 Renaissance Center, Detroit,<br>MI 48243-1300  |
| 14156513 | + Email/Text: ebnbankruptcy@ahm.honda.com                              | Apr 14 2021 09:18:00 | American Honda Finance Company, 20800<br>Madrona Avenue, Torrance, CA 90503-4915   |
| 14681613 | + Email/Text: BKMailBayview@bayviewloanservicing.com                   | Apr 14 2021 09:16:00 | Bayview Loan Servicing, LLC, 4425 Ponce De<br>Leon Blvd. 5th Floor, Coral Gables, Florida<br>33146-1873  |
| 14156518 | Email/Text: mrdiscen@discover.com                                      | Apr 14 2021 09:16:00 | Discover Bank, P.O. Box 71084, Charlotte, NC<br>28272-1084   |
| 14153903 | Email/Text: mrdiscen@discover.com                                      | Apr 14 2021 09:16:00 | Discover Bank, Discover Products Inc, PO Box<br>3025, New Albany, OH 43054-3025  |
| 14156519 | + Email/Text: bankruptcynotices@dcicollect.com                         | Apr 14 2021 09:18:00 | Diversified Consultant, 10550 Deerwood Park<br>Blvd., Jacksonville, FL 32256-0596  |
| 14156520 | Email/Text: bknotice@ercbpo.com  | Apr 14 2021 09:18:00 | ERC, P.O. Box 23870, Jacksonville, FL<br>32241-3870  |
| 14156521 | Email/Text: bnc-bluestem@quantum3group.com                             | Apr 14 2021 09:18:00 | Finger Hut, P.O. Box 166, Newark, NJ<br>07101-0166   |
| 14156522 | + Email/Text: bankruptcy@fncbinc.com                                   | Apr 14 2021 09:16:00 | First National Collection Bureau, Inc., 610<br>Waltham Way, Sparks, NV 89437-6695  |
| 14156516 | Email/PDF: ais.chase.ebn@americaninfosource.com                        | Apr 14 2021 09:37:29 | Chase, P.O. Box 15298, Wilmington, DE 19850  |
| 14156529 | Email/PDF: ais.chase.ebn@americaninfosource.com                        | Apr 14 2021 09:37:29 | J.P. Morgan Chase Bank N.A., P.O. Box 8000,<br>Monroe, LA 71203  |
| 14234292 | Email/PDF: ais.chase.ebn@americaninfosource.com                        | Apr 14 2021 09:37:30 | JPMorgan Chase Bank, National Association, c/o<br>Chase Records Center, Attn: Correspondence<br>Mall, Mail Code LA4-5555, 700 Kansas Lane,<br>Monroe, LA 71203 |
| 14156542 | Email/PDF: ais.chase.ebn@americaninfosource.com                        | Apr 14 2021 09:37:30 | Washington Mutual Bank, 400 East Main Street,<br>Stockton, CA 95290  |
| 14156532 | Email/Text: PBNCNotifications@perituservices.com                       | Apr 14 2021 09:16:00 | Kohl's, Payment Center, P.O. Box 2983,<br>Milwaukee, WI 53201-2983   |
| 14191782 | Email/Text: bnc-quantum@quantum3group.com                              | Apr 14 2021 09:17:00 | Quantum3 Group LLC as agent for, Sadino<br>Funding LLC, PO Box 788, Kirkland, WA<br>98083-0788   |
| 14186218 | Email/PDF: rmscedi@recoverycorp.com                                    | Apr 14 2021 09:29:41 | Recovery Management Systems Corporation, 25<br>S.E. 2nd Avenue, Suite 1120, Miami, FL<br>33131-1605  |
| 14156536 | + Email/Text: compliance@sentrycredit.com                              | Apr 14 2021 09:18:00 | Sentry Credit, Inc., 2809 Grand Avenue, Everett,<br>WA 98201-3417  |
| 14174135 | + Email/Text: bncmail@w-legal.com                                      | Apr 14 2021 09:18:00 | TD BANK USA, N.A., C O WEINSTEIN &<br>RILEY, PS, 2001 WESTERN AVENUE, STE<br>400, SEATTLE, WA 98121-3132   |
| 14156541 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Apr 14 2021 09:16:00 | Verizon Wireless, Bankruptcy Administration, 500<br>Technology Drive, Suite 550, Weldon Spring, MO<br>63304-2225   |
| 14156545 | + Email/Text: bnc-bluestem@quantum3group.com                           | Apr 14 2021 09:18:00 | WebBank Fingerhut Credit Account Service, 6250<br>Ridgewood Road, St. Cloud, MN 56303-0820   |

TOTAL: 28

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Community Loan Servicing LLC f/k/a Bayview Loan Se               |
| cr       |               | JPMorgan Chase Bank, National Association                        |
| 14156531 | ##+           | Jennifer Vavreck, 5449 Glenwood Park Avenue, Erie, PA 16509-3223 |

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2021 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Andrew F Gornall                    | on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com   |
| Brian Nicholas                      | on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com  |
| Brian Nicholas                      | on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC bnicholas@kmlawgroup.com   |
| John F. Kroto                       | on behalf of Creditor Ally Financial serviced by Ally Servicing LLC john_kroto@pawb.uscourts.gov, knoxbank@hotmail.com,mwernicki@kngslaw.com,burban@kngslaw.com                            |
| Maria Miksich                       | on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing LLC mmiksich@kmlawgroup.com  |
| Michael S. Jan Janin                | on behalf of Debtor Diane Cecilia Vavreck mjanjanin@quinnfirm.com<br>mboni@quinnfirm.com;mmbquinnbankruptcy@gmail.com;mtrayer@quinnfirm.com;gbecko@quinnfirm.com;knottingham@quinnfirm.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com   |

TOTAL: 8